SUMMARY OF STUDIES

FARM AND HOME PLANS AND EXECUTION



BY
RURAL REHABILITATION FAMILIES

OF
THE FARM SECURITY ADMINISTRATION

IN

REGION IV

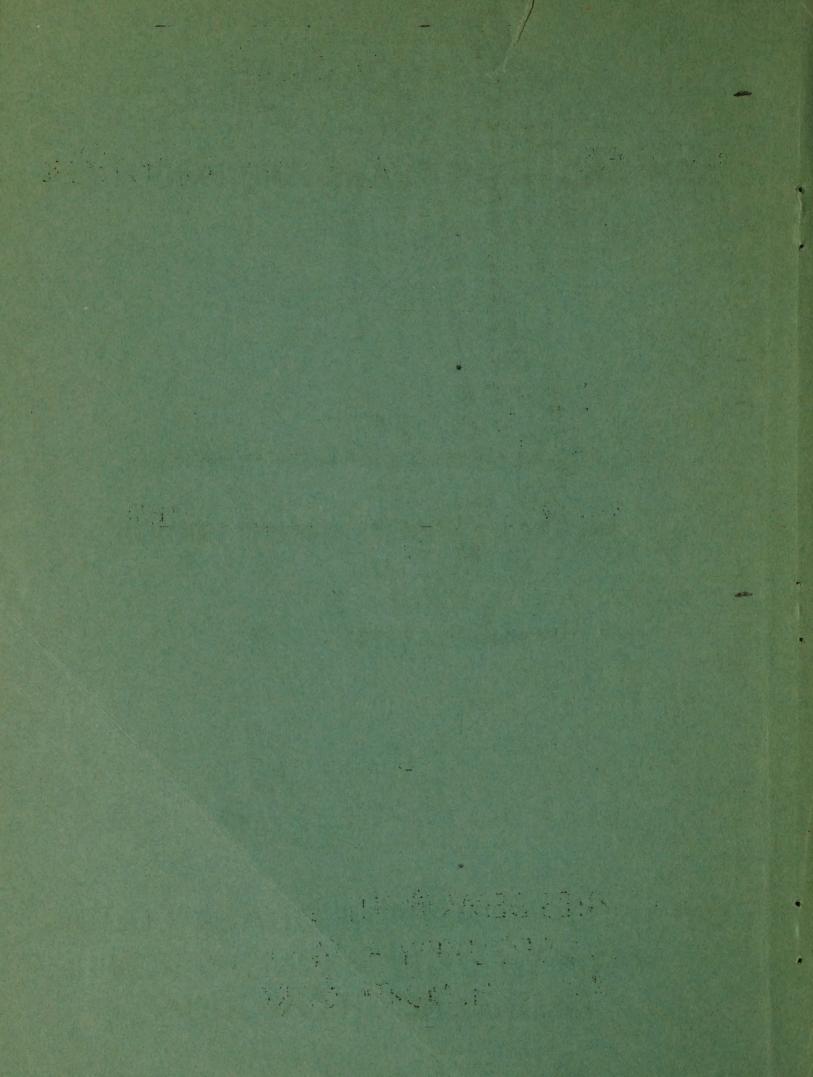
FOR YEARS 1935-1938

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UNITED STATES DEPARTMENT OF AGRICULTURE

FARM SECURITY ADMINISTRATION

RALEIGH, NORTH CAROLINA



As District and County Supervisors, both home and farm, realize and accept their increasing responsibility for the development, supervision and execution of sound farm and home management plans for the farm families accepted on our program, they attach more and more importance to studying results being secured in order to determine what technique has been defective or efficient, and to improve or maintain such technique as may be needed. Results of the studies conducted by Regional personnel contained herewith are intended not only as a source of information about what is happening in our program, but also to encourage and stimulate County, District and State personnel to follow up these studies with specific studies more closely applicable to their peculiar problems.

General Summary of Studies

Only the more general results of this series of studies are briefly outlined below.

- 1. Better results were secured during 1937 than during 1936. A higher percentage was found of plans executed as to crop acreage harvested and yields secured. More cash income was secured and more repayments were made. The execution of repayments planned was higher. More acres of crops and higher yields were harvested in 1937 than in 1936.
- 2. Plans for feed and food crops were carried out better for the Region as a whole than plans for cash crops. However, this was reversed in certain counties.
- 3. Workstock per farm increased slightly for the Region from 1936 to 1937 but decreased in some states.
- 4. Feed purchased increased 11% for the Region from 1936 to 1937.
- 5. The average RR farm crop acreage, yields and cash income were only slightly below averages of all farms in each state, and the average RR cash income increased in 1937 over 1936, whereas the average income of all farms in each state dropped.
- 6. In certain counties of apparently equal opportunity the results have varied considerably. There is reason to believe this was due largely to action of different Supervisors in promoting the program.
- 7. Cash rent and standing rent tenants did not make as much progress nor repay their loans as well in general as share rent tenants.
- 8. There is reason to believe that cash rent and standing rent tenants gave too little attention to subsistence production and consequently bought too much feed and food.
- 9. Cash rent and standing rent tenants borrowed more money during 1938 than share rent tenants.
- 10. These studies substantiate the soundness of the Regional Office Policy in discouraging rental contracts based on either cash or standing rent except in unusual cases.

The task of pointing out defects is never as pleasant as pointing out progress made. In situations where we wish to make a point of the progress made in the Rural Rehabilitation Program in Region IV we have no difficulty in gathering such statistics and such facts as would seemingly convince anyone capable of understanding that we have a very sound and worth while program, and are making splendid progress in rehabilitating the low income farm families with whom we are working. On the other hand we find it equally easy to project facts and figures which point to the defects of the program which we may thrash out together and arrive at some logical conclusion as a working basis for remedying and eliminating such defects.

Object of the Study

It has been apparent for some time that farm and home plans were not being carried out one hundred percent. From certain studies made, plans examined and analyzed at the Regional office as well as in the State or County Offices, it has been found that comparatively few plans presented have been executed on a one hundred percent basis. However, since there have been many different opinions as to the actual extent to which plans are being executed, we have undertaken to compile the data from a sufficient number of plans to give an accurate picture of the situation. It, of course, is realized that plans made, no matter how good and ne ser carried out, accomplish very little more than to exercise the brain of the person doing the planning. On the other hand good plans made and properly executed constitute the foundation of the Rural Rehabilitation program and serves as a basis for both the FSA loans and educational supervision.

Therefore, it is important that we determine just as far as possible how much we are failing to execute plans and what steps should be taken to remedy the situation. This is a natural step toward progress and efficiency in the evolution and development of the Rural Rehabilitation program. For this reason no state nor individual should be unduly credited or discredited with results brought to light by such a study as we have undertaken, but rather it is hoped that we as an organization may look upon the problems presented with the same teamwork as is demonstrated on the base ball field. On this basis, we accept our share of responsibility for any defects that may be pointed out and are looking forward to such improvements as may be suggested after you have studied these problems.

Selection of Cases for Study

Since we were without sufficient time or facilities to tabulate a large number of cases, it became imperative that we carefully select a reasonable number of cases to be tabulated in order that they would reflect a true picture of the situation in each state. Therefore, the cases tabulated were selected according to the following points:

1. Only supplemental loans for the year 1938 made after January, 1938 were tabulated. This allowed time for most of the cases to have been settled up, crops sold and repayments made in order to get as complete a picture of each case as possible. By the selection of supplemental loans only it will be noted that some of our best cases did not appear because they do not need supplemental loans. At the same time as a counterbalancing factor we have some of our worse cases who are not getting any supplemental loans either.

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2. Loans for two or more consecutive years were required in order to show the actual results on each individual case planned.

- 3. Two or more cases were examined from each county where available.
- 4. No cases were selected except for the farm years 1936, 1937 and 1938. Provided that plans were present for all three years it was possible to get both the planning and actual reports on the 1936 and 1937 plans.
- 5. Incomplete or extreme plans were thrown out since they might distort the picture.
- 6. All plans tabulated were considered fairly representative of some general type of farming. The great variability in types of farming customs and farm practices over the region as well as in the differences in size and quality of setups, made it necessary to secure plans for this study which would reflect a representative result.

Factors Affecting Execution of Plans

Obviously there has been a great many factors which have worked against the best results in carrying out farm plans. Every year we have many difficulties to meet with. Every farmer realizes that he has to contend with the great forces of nature as well as the comparatively unorganized state of agriculture as a whole where there is little control over either production or prices of a great many of the products which he produces. These factors, of course, are beyond our power to overcome at the present time. Some of the most important factors affecting the execution of plans are as follows:

- 1. Weather conditions is probably more important than any one other factor. Precipitation from both the viewpoint of total annual precipitation and the distribution over the year is a very important matter, because it affects not only the crops growing, but also it affects drastically the acreage planted in many cases. Temperatures also have a great bearing upon the planting of certain vegetables and other crops early in the spring as well as upon the harvesting of most crops in the fall. Temperatures also affect the growth of the plants during the entire year. In addition weather conditions include storms such as hail, wind and heavy rains which occasionally do severe damage within many areas.
- 2. The amount, kind and condition of the land available has a definite and direct relationship to both the acreage and the production of crops as well as the supplying of feed for the livestock and food for the family. Some land responds to a little moisture far better than other land which may require a large amount of rainfall in order to grow crops. Productive land, of course, most always means good yields of crops with a normal season, while sub-marginal worn out or eroded land will not produce anything like a justifiable crop.
- 3. The loss of livestock or other important facilities may seriously handicap the farm program and may prevent the planting, cultivating or harvesting of crops at a critical time, and thereby cause loss to the farmer and a change in his plans.

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4. Prices affect the farmer like a two-edged sword. Sometimes the prices of his products go down while the prices of the things which he has to buy go up. This, of course, has been happening during the past year. Such a situation makes it extremely difficult for the farmer to meet his payments after meeting his current cash expenses.

- 5. The borrower and his family constitute a factor of great importance in executing a farm plan. Their management, industry, honesty and health all affect the final result which he will obtain. The degree to which they are cooperating in not only receiving instructions, but in carrying out instructions is a matter of great importance.
- Supervision is mentioned last but is not of least importance. Good super-6. vision will help to overcome many of the troubles already mentioned. However, there are two general phases of supervision that should be carefully discussed. These are the phases of supervision which are partly responsible for a failure of plans to be carried out. I am referring to first, over planning and second, under follow-up. By over planning is meant the development of farm and home management plans which are too far advanced with respect to the ability of the borrower and his family and to the farm on which they are to live for them to be expected to fully carry them out. This may include a set up too large, too many acres of cotton, tobacco or some other crop, or too many head of livestock, or other factors which are beyond a reasonable extent. By under follow-up is meant a failure to adequately supervise plans made and when farm visits and other assistance is not sufficient to secure the execution of a plan which was a sound and reasonable plan in the first place. There, of course, are many reasons that we might offer which would partially account for over planning and under follow-up as: the shortage of personnel, increasing case loads, increasing volume and complexity of forms and various paper work which is now required, inefficiency of planning work and office management.

SUMMARY OF SIGNIFICANT POINTS ILLUSTRATED BY CHARTS VII-1 to 3

It is anticipated that the charts presented herewith will raise several questions and stimulate individuals in interpreting the fine points brought out by the study. However, only the major points are listed below which appear to be quite obvious and apply over the Region rather generally.

Chart VII-1 Ratio of Crop Acreage Harvested to Acreage Planned

- 1. The execution of acreage planned was 6% better in 1937 than in 1936 for all crops studied.
- 2. The execution of corn acreage planned, representing feed and food crops, was somewhat higher for both years than was the execution of cash crops indicating relatively more emphasis on subsistence production than on cash income.

Chart VII-2 Ratio of Crop Yields Produced to Crop Yields Planned

- 1. The execution of yields planned for all crops was 14% better during 1937 than during 1936.
- 2. The execution of corn yields planned, representing feed and food crops, was slightly more during 1936 than yields of cash crops, and about the same during the year 1937.

Chart VII-3 Income, Payments to FSA, Workstock and Feed

- 1. The execution of cash income planned was 5% less in 1937 than in 1936.
- 2. The execution of repayments planned was 3% more in 1937 than in 1936.
- 3. The number of head of workstock increased slightly per farm unit from 1936 to 1937.
- 4. Feed purchased increased 11% for the Region from 1936 to 1937. This was due to a sharp increase in feed purchased in one state and to a considerable increase in feed purchased in another state. The other three states showed decreases in the amount of feed purchased.



90

80

70

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POTAT CROP ACREAGE HARVESTED TO ACREAGE PLANNED 1937 PEANUTS TON S CORN TOBACCO OF 74 RATIO POTATOES PEANUTS 1936 88 TON FSA-4RR 151 PERCENT

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P REGION N FARM UNITS REHABILITATION RURAL OF AVERAGE CHART VII-2.

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RATIO OF CROP YIELDS PRODUCED TO YIELDS PLANNED

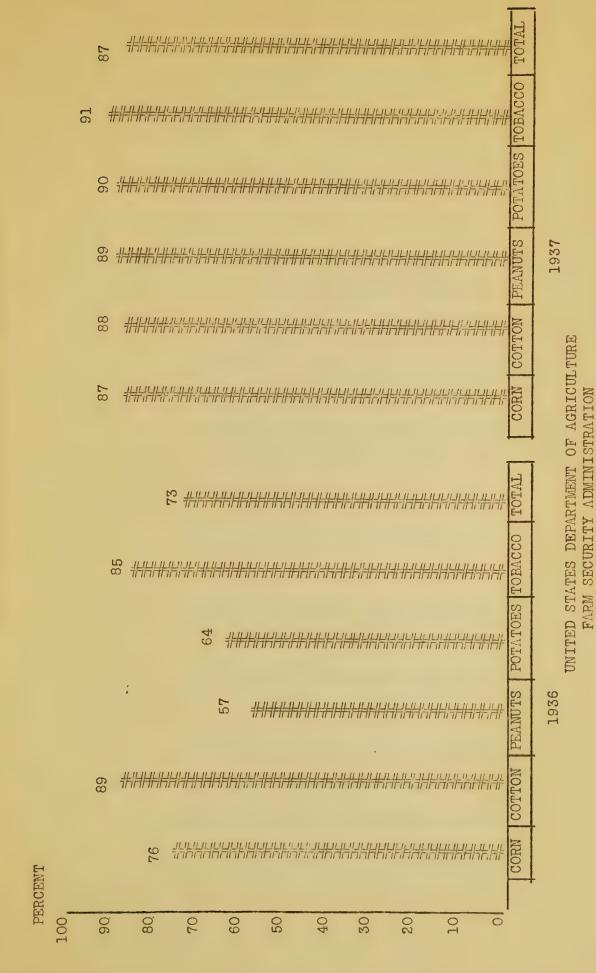


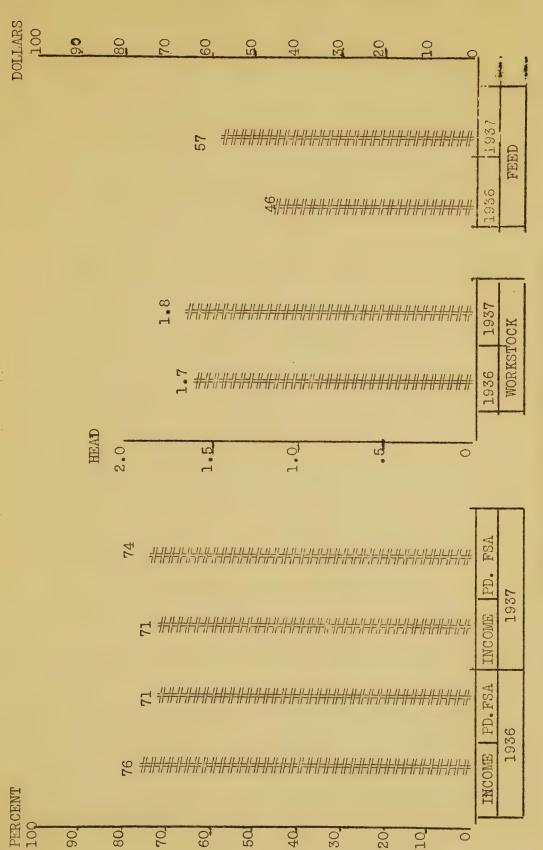


CHART VII-3. AVERAGE OF RUPAL REHABILITATION FARM UNITS IN REGION IV FSA-4RR 151

VALUE FEED BOUGHT

NO. WORKSTOCK OWNED

RATIO OF ACTUAL TO PLANNED



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SUMMARY OF SIGNIFICANT RESULTS INDICATED BY TABLE VII-1 to 6

Among the outstanding facts brought to light by the data presented in charts VII-1 to 6 are those listed below. From a study of these tables individual supervisors will be able to interpret the figures so as to emphasize many other points than those outlined. However, the following are more significant and of more general interest.

Comparisions Between the Program For The Years 1936 and 1937

- 1. In 1937 there was a slight increase in acreage planned and harvested over 1936.
- 2. There was a considerable increase in crop yields in 1937 over crop yields of 1936.
- 3. Cash income increased both as to that which was planned and that which was actually received, but the planning increased considerably more than the actual from 1936 to 1937.
- 4. Repayments to the FSA were much larger in 1937 than in 1936 both as to repayments scheduled and those actually made.
- 5. Workstock increased slightly during this period.
- 6. The value of feed bought decreased in three states and increased considerably in two states, making the total an increase for the Region.

Comparison Between the Average of All Farm Units And The Average of RR Farm Units in Each of The Five States

- 1. The average RR yields were only slightly below the average of all farms on practically all of the crops for each state in Region IV.
- 2. The average crop acreage harvested per RR farm was slightly less than the average of all farms for each state.
- 3. The average amount of cash income per RR farm was somewhat less than the average of all farms, but the RR farms showed a gain in income in 1937 over 1936, whereas the average of all farms dropped back on this factor. This may be accounted for by the fact that better farm and home management practices were carried out as a result of supervision given RR farmers enabling them to produce a good quality of farm products which sold well during 1937 when there was a surplus on many kinds of crops and falling prices.

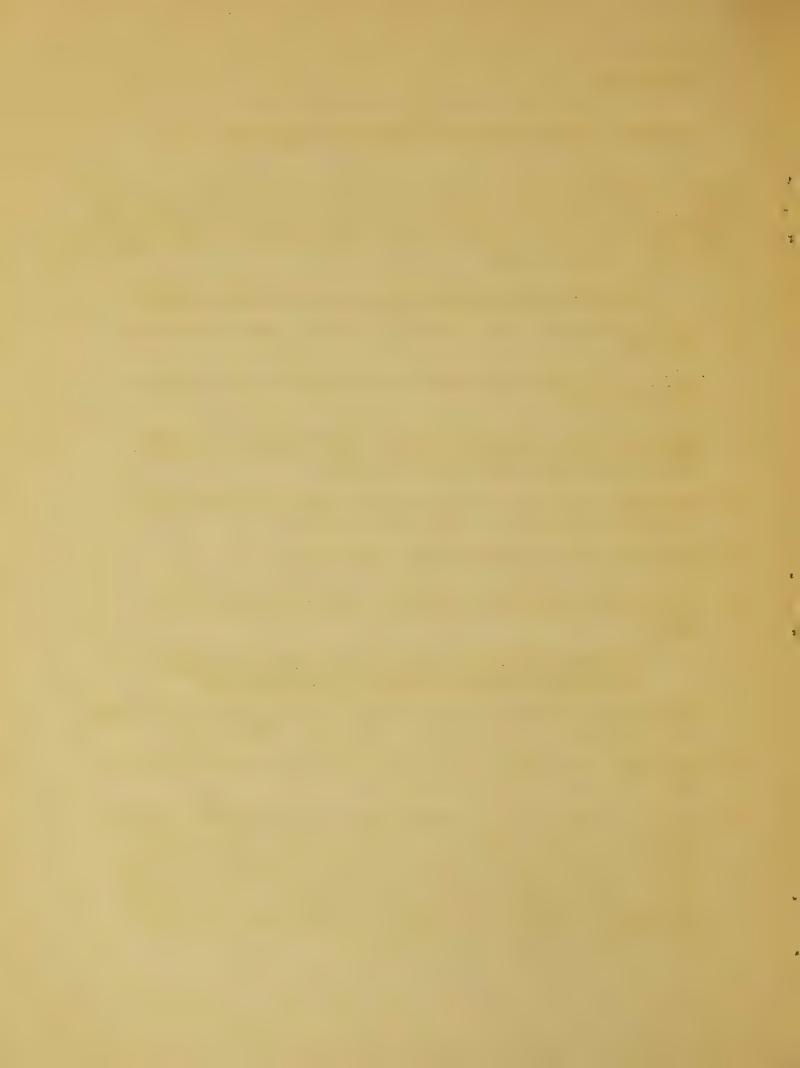


TABLE VII-1. KENTUCKY R.R. FARM UNITS

Statistical Summary of Sampling Studies - Planning and Actual

No. Units Examined 300 - No. Units Tabulated 103

				CROPS		
Fact	tors	Cor	n	Tobacco	Total Crops	
Averag	ce Acreage					
1936:	Planned	16	8	3∙5	3 6	
	Actual	13		2	24	
	Ratio*		.5	58.8	66.5	
1937:	Planned	18	}	3.5°	41	
	Actual	14		3	31	
	Ratio*		.7	87.6	74.4	
Averag	ge Yields					
1936:	Planned	31		765		
	Actual	16		641		
	Ratio**	52	}	83	67	
1937:	Planned	32		804		
2001.	Actual	26		749		
	Ratio**	81		93	87	
		Cash Income	Paid FSA	No. Workstock	Feed Bought	
Averag	e Per Unit					
1936:	Planned	\$539	\$133	1.9	\$65	
	Actual	\$492	\$ 92			
	Ratio*	91.4	66.7			
1937:	P lan ned	\$675	\$231	2	\$50	
1001;	Actual	\$533	\$165	6	Φ00	
	Ratio*	78 . 9	70			
	100010	, 0 , 0	, 0			

^{*}Percentage of State total planned that was actually carried out.

^{**}Percentage of average per farm unit planned that was actually carried out.

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TABLE VII-2. NORTH CAROLINA R.R. FARM UNITS

Statistical Summary of Sampling Studies - Planning and Actual

No. Units Examined 200 - Units Tabulated 126

		CROPS					
		Corn	Cotton	Peanuts	Potatoes	Tobacco	Total Crops
Averag	e Acreage						
1936:	Planned	11	7	6	1.6	4	32
	Actual	10	6.5	5	1.6	3.6	27
	Ratio*	95	82	74	72	90	82
1937:	Planned	12	8	6.7	1.5	4.4	37
	Actual	11	7	6	1.6	4.1	32
	Ratio*	95	91	84	92	92	85
Averag	e Yields						
1936:	Planned	21	3 03	26	104	794	
	Actual	20	267	8	65	706	
	Ratio**	95	88	31	62	89	7 3
1937:	Planned	23	310	27	95	7 80	
2.00,0	Actual	20	279	23	7 5	771	
	Ratio**	86	90	. 85	7 8	98	83
					· · · · · · · · · · · · · · · · · · ·		
		Cash I	ncome	Paid FSA	No. Workstoc	k Feed	Bought
Averag	e Per Unit						
1936:	Planned	\$582		\$240	1.4	\$2	28
	Actual	\$423		\$171			
	Ratio*	73		71			
1937:	Planned	\$659		\$271	1.5	\$2	22
	Actual	\$522		\$206			
	Ratio*	79		72			

^{*}Percentage of State total planned that was actually carried out.

^{**}Percentage of average per farm unit planned that was actually carried out.

TABLE VII-3. TENNESSEE R. R. FARM UNITS

Statistical Summary of Sampling Studies - Planning and Actual

No. Units Examined 500 - No. Units Tabulated 127

				CROF	S		
Fac	tors	Corn	Cotton	Peanuts	Potatoes	Tobacco	Total Crops
Averag	se Acreage						
1936:	Planned	17	10	3	.76	3	42
	Actual	15	9	2	.72	1.5	37
	Ratio*	87	94	56	61	52	87
1937:	Planned	18	12	, 2	.61	3	47
	Actual	16	11	2.6	.76	2	40
	Ratio*	88	91	130	124	66	85
Averag	e Yields						
1936:	Planned	25	235	42	82	879	
	Actual	18	223	27	39	734	
	Ratio**	72	94	64	47	83	72
1937:	Planned	24	24 7	45	77	859	
	Actual	21	240	40	74	816	
	Ratio**	87	97	88	96	94	92
-		Cash	n Income	Paid FSA	No. Workst	ock Feed	l Bought
Λ	- D 15-11						
Averag	e Per Unit						
1936:	Planned		101	\$201 \$144	2	\$4	16
	Actual	\$3	\$315				
	Ratio*		78	69			
1937:	Planned	\$4	180	\$165	2	\$5	51
	Actual		332	\$144		4,0	
	Ratio*	,	69	88			

^{*}Percentage of State total planned that was actually carried out.

^{**}Percentage of average per farm unit planned that was actually carried out.

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TABLE VII-4. VIRGINIA R. R. FARM UNITS

Statistical Summary of Sampling Studies - Planning and Actual
No. Units Examined 250 - No. Units Tabulated 118

				CROPS				
Factors		Corn	Cotton	Peanuts	Potatoe s	Tobacco	Total	Crops
Averag	e Acreage							
1936:	Planned	12	4	11	3.5	3.5	33	
	Actual	11	3°.7	10.5	4.5	3.4	24	
	Ratio*	89	85	83	98	95	74	
1937:	Planned	12	4.3	13	4.7	4.2	33	
	Actual	11	3.7	11.5	4.5	3.4	26	
	Ratio*	91	86	88	95	80	7 8	
Averag	e Yields							
1936:	Planned	23	292	40	50	7 95		
	Actual	19	255	31	36	674		
	Ratio**	82	87	77	72	84	80	
1937:	Planned	23	298	40	46	775		
1901:	Actual	21	230	38	49	635		
	Ratio**	91	7 7	95	106	81	90	
		Cash I	Income	Paid FSA	No. Worksto	ck Feed	Bought	
Averag	e Per Unit							***************************************
1936:	Planned	\$5!		\$213	1.5	\$4	5	
	Actual	\$40		\$178				
	Ratio*		74	80				
1937:	Planned	\$66	38	\$259	1.5	\$30	6	
	Actual	\$40		\$171		110		
	Ratio*		30	66				

^{*}Percentage of State total planned that was actually carried out.

^{**}Percentage of average per farm unit planned that was actually carried out.



TABLE VII-5. WEST VIRGINIA R. R. FARM UNITS

Statistical Summary of Sampling Studies - Planning and Actual

No. Units Examined 149 - No. Units Tabulated 69

			CROPS			
Fa	ctors	Corn	Potatoes	Total	Crops	
lverag	e Acreage					
1936:	Planned	7	•93	30		
	Actual	6	1.	22		
	Ratio*	85	107	73		
1937:	Planned	10	.7 5	37		
	Actual	9	.71	32		
	Ratio*	81	93	71		
Averag	e Yields					
1936:	Planned	33	105			
	Actual	26	7 8			
	Ratio**	7 8	74	76		
1937:	Planned	34	113			
1001.	Actual	31	91			
	Ratio**	91	80	85		
		Cash Income	Paid FSA	No. Workstock	Feed Bought	
Averag	e Per Unit					
1936:	Planned	\$939	\$9 1	1.7	\$49	
	Actual	\$698	\$86			
	Ratio*	74	7 0			
1937:	Planned	\$901	\$138	1.8	\$125	
	Actual	\$624	\$100	1.0	\$TCO	
	Ratio*	69	7 2			

^{*}Percentage of State total planned that was actually carried out.

^{**}Percentage of average per farm unit planned that was actually carried out.



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TABLE VII-6. COMPARISON BETWEEN STATE AND RURAL REHABILITATION AVERAGES

								i	
JR FARM	rginia	R. R.	31	1 1	1 1	78 91	1 3	22	698 624
	West Virginia	State	23	1 1	1 1	60 102	1 1	18	497 443
INCOME F	ເລ	R. R.	19	255 230	682 736	108	674	24 26	409 400
ND CASH	Virginia	State	21	298 306	1180	90	773	21	725 686
OF PRINCIPAL FEED AND CASH CROPS AND CASH INCOME PER FARM	Tennessee	R. R.	18	2 23 240	594 880	39 74	734 816	37 40	315 332
		State	20	250	625 675	3 7 79	819 84 6	25 26	558 490
	cky N. Carolina	R. R.	20	2 67 279	726	65 75	706 771	27	42 3 522
		State	18.5 19.5	298 336	1170	74 102	766 88 6	23	969 798
YIELD		R.R.	16	1 1	1 1	1 1	641 749	24 31	492 533
AVERAGE YIELD	Kentucky	State	18	1 1	1 1	1 1	70 6 839	20	658 526
			1936	193 6 1937	1936 1937	1936	1936	1936 1937	1936
		Crops:	Corn:	Cotton:	Peanuts:	I.Potatoes	Tobacco:	Acres Crops Harvested Per Farm:	Cash Income Per Farm:



FOUR COUNTY STUDY OF FSA FARM UNITS IN REGION IV

NUMBER CASES TABULATED 343

Purpose of the Study

The purpose of this study is to supply information as to important trends taking place in the FSA program in certain sections of one of the states of Region IV which may be applicable to other states and counties. More specifically the aim is to bring to light the following facts:

- 1. Comparisons between the results which are being secured in different counties and in different tenure groups which have comparable conditions.
- 2. The average size per FSA farm unit according to the factors of FSA loans, cash income, repayments, acreage and yields of two of the leading crops, namely, corn as representing feed and food production, and cotton as representing the most important cash crop for the sections studied.
- 3. The degree of execution of planning in relation to the above factors.
- 4. The progress made from 1935 to 1938 in the FSA program.
- 5. The amount of feed to be bought in 1938.

Selection of Counties for S+udy

Counties designated as A, B and C have been selected for this study because of the comparative situations wherein many conditions were identical or similar in nature. County D, which includes two different tenure groups, was selected so as to give a fair comparison of these two groups, as well as to be used in comparison with the other counties selected for the study. In the selection of the counties for study the aim was to select neither the best nor the worst, but good average counties for the state as a whole.

Procedure in Compiling Figures

The information determined upon was taken from all of the cases in all four counties and for all the years since they were accepted on the FSA program up to and including the plans made for 1938. In a few cases the information was not complete and only the information available was tabulated. A total of 343 cases were tabulated and the averages were computed upon the basis of the total number for each county or group. In other words, if there were 50 cases in a particular county and only 45 had cotton, then we divided the total number of acres of cotton by 45 in order to get the average number of acres of cotton per unit. The six charts illustrate the significant facts determined by this study.



SUMMARY OF SIGNIFICANT FACTS BROUGHT TO LIGHT BY THE FOUR COUNTY STUDY OF FSA FARM UNITS IN REGION IV

It is expected that those who study this information will be able to place their own interpretation on certain phases of the data which has local implications and, the significant points which are outlined below referency to questions which have wide spread application.

Chart IX-1. Ratio of Actual Production to Planning in Counties A, B, C.

- 1. Better results were secured in executing plans in 1937 than in 1936 both as to acreage and yields and more especially better yields.
- 2. Better execution of plans for cotton, the leading cash crop, was secured than for corn, the leading feed crop. Yields of cotton actually secured in 1937 were 31% more than planned. This indicates that more emphasis is still on cash crops rather than feed crops in those counties.
- 3. County B shows better execution than Counties A and C rather consistently. This is more outstanding in 1937 than in 1936. County A is somewhat better than County C on the whole. It should be noted that the figures for all three counties show average execution above 85% in 1936 and above 95% in 1937, although County C dropped lower on most items.

Chart IX-2. Ratio of Actual Production to Planning in Groups D and D-1

- 1. Better execution of planning was secured in 1937 than in 1936 with both groups D which was the cash or standing rent group, and Group D-1 which was the share rent group.
- 2. There was better execution of both acreage and yields planned for cotton the leading cash crop, than for corn the leading feed crop, indicating greater emphasis on cash crops than on feed crops.
- 3. The standing or cash rent has been defended on the grounds that the same was more equitable to borrowers on account of securing better land with better yields, etc. On the contrary this study indicates that the reverse is true. These tables were prepared from actual case histories covering practically 100% of the case load in the county studied.

Chart IX-3. Cash Income and Amount Repaid FSA in Counties, A,B,C.

- 1. Since we have three counties, A, B and C with similar conditions it is significant that the cash income planned and actually received follow closely the same degree of execution, as was the case with crop acreages and yields planned for all three counties. More income was secured in 1937 than in 1936.
- 2. County A secured more income than was planned for 1936 but slightly less than planned in 1937.
- 3. County B secured more income both years than was planned.
- 4. County C secured considerably less income both years than was planned.



5. The amount actually paid FSA by all three counties was about the same for each year, but County C dropped considerably in repayments in about the same proportion as this County dropped in the execution of income, acreage and yields planned. Therefore, the conclusion is obvious that repayments follow closely the ratio of actual to planned acreage, yields and income.

Chart IX-4. Cash Income and Amount Repaid FSA in Groups D and D-1

- 1. Both groups D and D-1 failed to make the income planned but failed more during 1937.
- 2. Although groups D and D-1 actually made incomes about equal, group D-1 repaid FSA much better than group D, indicating again that repayments follow closely the degree of execution of crop acreage, yields and plans generally.

Chart IX-5. FSA Loans and Feed Bought in 1938 in Counties A, B, C.

- 1. The FSA loans made in 1938 were somewhat larger in County A than in County B and considerably larger than in County C. This is probably due to the fact that C had made less progress, had a poorer repayment record, and could not show that additional loans could be justified.
- 2. The break down of a loan into recoverable and non-recoverable shows approximately the same proportion between the three counties as does the total loan.
- 3. The amount of feed to be bought was roughly in proportion to the amount of the loan. However, since County C was somewhat lax in subsistence production, there is reason to believe that the feed shown in the farm plans to be bought represented only that part which was to be bought with loan funds, and that farmers bought considerable additional feed out of their own funds in this county.

Chart IX-6. FSA Loans and Feed Bought in 1938 in Groups D and D-1

- 1. Group D-1 secured smaller FSA loans in 1938 than did group D. This may be accounted for largely on the basis of a different tenure status for each group. For instance, group D consisted of cash and standing rent tenants who had to pay a large proportion of their income as rent thereby so reducing their funds that they were compelled to secure additional loans for most of their cash needs. However, the other group being made up of share renters appeared to have more money left after paying a share of their crop as rent and could operate successfully on a smaller loan.
- 2. The proportion of the loan alloted for recoverable and non-recoverable purchases was in a similar proportion for these two groups.

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COUNTIES A, B, C, - REGION IV	CON TO PLANNED	B 96 B 66 B A A A A A A A A A A A A A A A A	ISTR
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CHART IX-2. AVERAGE PER FARM UNIT IN GROUPS D AND D-1 - REGION IV

FSA-4RR 151

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CASH INCOME AND AMOUNT REPAID FSA

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CHART IX-4. AVERAGE FER FARM UNIT IN GROUPS D AND D-1 - REGION

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CASH INCOME AND AMCUNT REPAID FSA

(Group D paid cash or standing rent. Group D-1 paid share rent)

D-1 520

> D 503

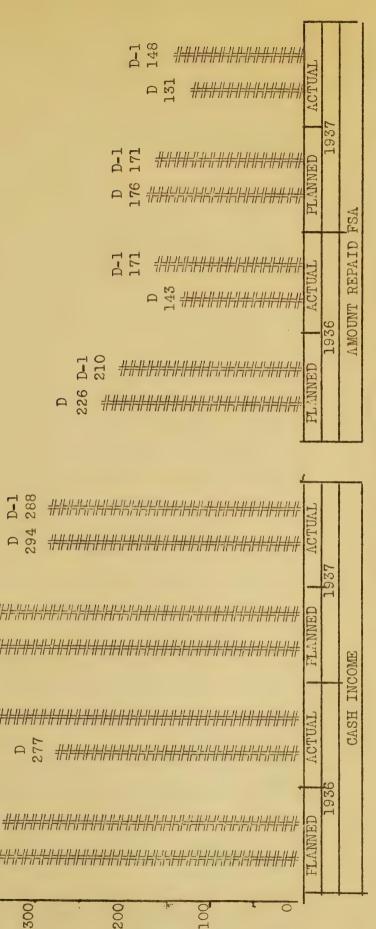
> > DÓLLARS

500,

D-1 349

340

D 364



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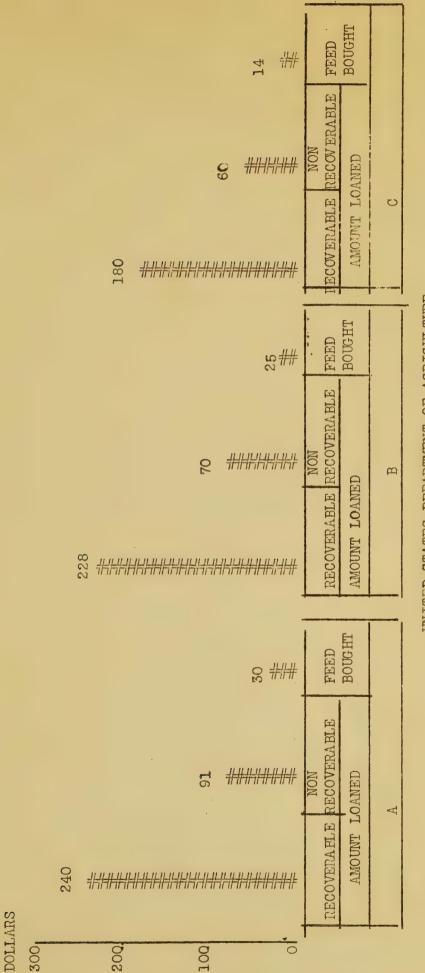
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CHART IX-5. AVERAGE PER FARM UNIT IN COUNTIES, A, B, C, - REGION IV

FSA LOANS AND FEED BOUGHT - 1938



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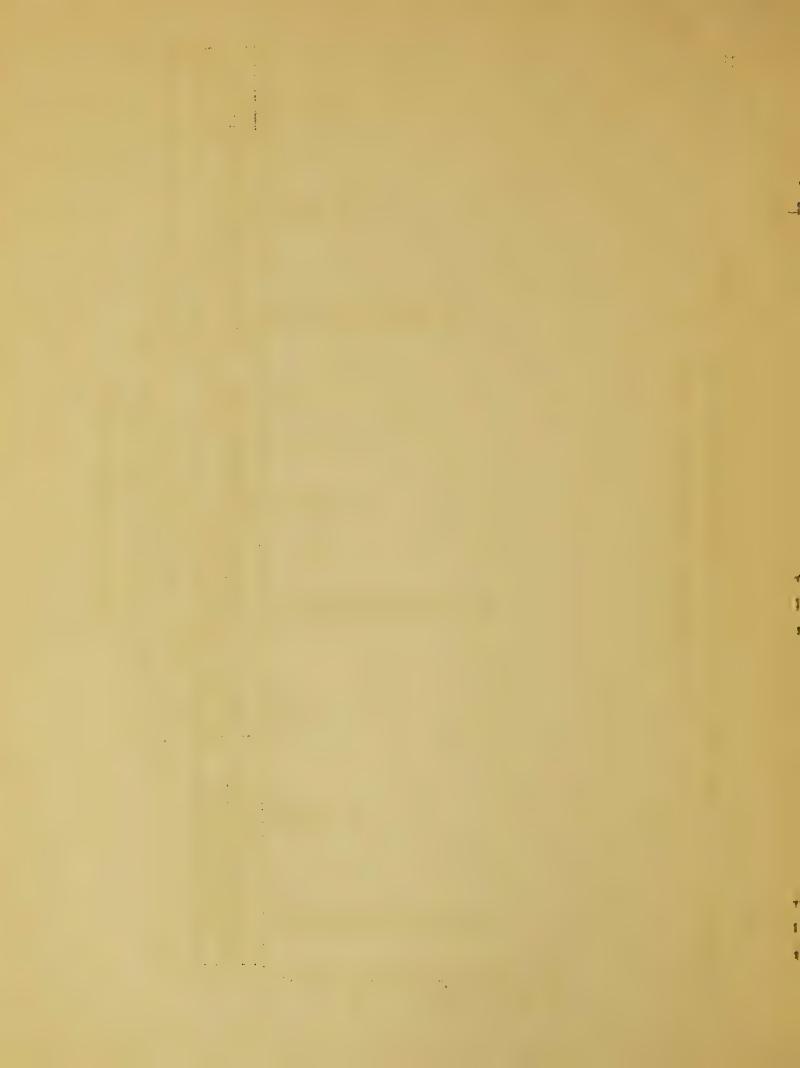
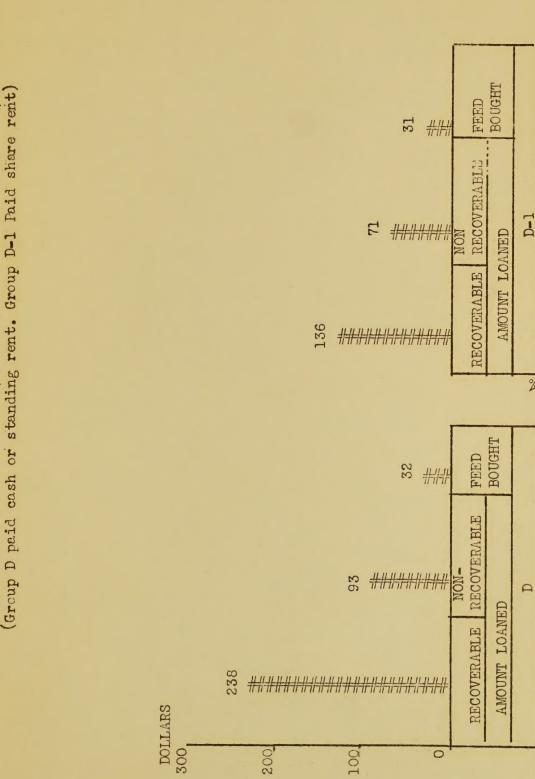


CHART IX-6. AVERAGE FER FARM UNIT IN GROUFS D AND D-1 - REGION IV

FSA LOANS AND FEED BOUGHT - 1938



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